

Certificate Number: 03088-NJ-DE-033633203

Bankruptcy Case Number: 19-25712



03088-NJ-DE-033633203

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on October 31, 2019, at 6:29 o'clock PM CDT, Marcelino Arroyo completed a course on personal financial management given by internet and telephone by Debt Education and Certification Foundation, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: October 31, 2019 By: /s/Tania Roman for Crystal Towner

Name: Crystal Towner

Title: Counselor